

# ADVANCED Investment Fraud **BINGO**

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<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>25</b></p> <p>Your securities regulator is the cop on the beat.</p>	<p><b>39</b></p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p><b>46</b></p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p><b>70</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>
<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>28</b></p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p><b>40</b></p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>61</b></p> <p>Churning means frequently selling investments and buying new ones.</p>
<p><b>11</b></p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p><b>19</b></p> <p>Keep your perspective, read your prospectus.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>54</b></p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p><b>69</b></p> <p>Penny stocks are a popular pump and dump scam.</p>
<p><b>1</b></p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>34</b></p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p><b>49</b></p> <p>Always take the time to do your own research using reputable information sources.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p><b>15</b></p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p><b>17</b></p> <p>Want your money now? What are the hidden costs?</p>	<p><b>37</b></p> <p>It's your responsibility to ask the right questions.</p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>72</b></p> <p>Senior citizens remain the number one target of investment fraud.</p>

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<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>18</b></p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p><b>34</b></p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" investment.</p>

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<p><b>14</b></p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p><b>30</b></p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p><b>37</b></p> <p>It's your responsibility to ask the right questions.</p>	<p><b>46</b></p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
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<p><b>15</b></p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p><b>28</b></p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p><b>35</b></p> <p>Financial crimes can be among the most devastating experiences.</p>	<p><b>60</b></p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>26</b></p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p><b>37</b></p> <p>It's your responsibility to ask the right questions.</p>	<p><b>51</b></p> <p>No license, no sale.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" investment.</p>

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<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>25</b></p> <p>Your securities regulator is the cop on the beat.</p>	<p><b>36</b></p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p><b>48</b></p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p><b>75</b></p> <p>Free investment advice is worth what you paid for it.</p>
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<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>24</b></p> <p>Nigerian scams - why me?</p>	<p><b>33</b></p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p><b>60</b></p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p><b>8</b></p> <p>Do your senior specialists' credentials really count?</p>	<p><b>27</b></p> <p>Is the company or person registered to sell securities in your state?</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>61</b></p> <p>Churning means frequently selling investments and buying new ones.</p>

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<p><b>15</b></p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p><b>25</b></p> <p>Your securities regulator is the cop on the beat.</p>	<p><b>39</b></p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p><b>49</b></p> <p>Always take the time to do your own research using reputable information sources.</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>1</b></p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>26</b></p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p><b>38</b></p> <p>For free investment fraud information, call your securities regulator.</p>	<p><b>51</b></p> <p>No license, no sale.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>17</b></p> <p>Want your money now? What are the hidden costs?</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p><b>71</b></p> <p>Understand the risks of viatical and life settlements.</p>
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<p><b>1</b></p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>18</b></p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p><b>44</b></p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p><b>56</b></p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p><b>64</b></p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>27</b></p> <p>Is the company or person registered to sell securities in your state?</p>	<p><b>FREE Fraud Info:</b>  <b>Call the PA Department of Banking and Securities</b>  <b>1-800-PA-BANKS</b></p>	<p><b>55</b></p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p><b>71</b></p> <p>Understand the risks of viatical and life settlements.</p>
<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>20</b></p> <p>Is your insurance agent also licensed to sell securities?</p>	<p><b>31</b></p> <p>Not all mutual funds are low risk investments.</p>	<p><b>49</b></p> <p>Always take the time to do your own research using reputable information sources.</p>	<p><b>63</b></p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p><b>15</b></p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p><b>28</b></p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p><b>45</b></p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p><b>54</b></p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p><b>68</b></p> <p>Contact your local securities regulator at <a href="http://www.dobs.pa.gov">www.dobs.pa.gov</a></p>

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<p><b>11</b></p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p><b>28</b></p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p><b>34</b></p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p><b>64</b></p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p><b>10</b></p> <p>Know your investments.</p>	<p><b>27</b></p> <p>Is the company or person registered to sell securities in your state?</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>49</b></p> <p>Always take the time to do your own research using reputable information sources.</p>	<p><b>69</b></p> <p>Penny stocks are a popular pump and dump scam.</p>
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<p><b>2</b></p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>33</b></p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p><b>51</b></p> <p>No license, no sale.</p>	<p><b>63</b></p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

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<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>20</b></p> <p>Is your insurance agent also licensed to sell securities?</p>	<p><b>37</b></p> <p>It's your responsibility to ask the right questions.</p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>75</b></p> <p>Free investment advice is worth what you paid for it.</p>
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<p><b>12</b></p> <p>Do your homework and check your monthly financial statements.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>43</b></p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p><b>53</b></p> <p>Attinity fraud - "I'm like you so you can trust me" scam</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
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<p><b>14</b></p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p><b>30</b></p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p><b>40</b></p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p><b>56</b></p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>

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# ADVANCED Investment Fraud**BINGO**

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<p><b>14</b></p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p><b>25</b></p> <p>Your securities regulator is the cop on the beat.</p>	<p><b>40</b></p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p><b>46</b></p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>26</b></p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p><b>34</b></p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p><b>58</b></p> <p>Natural disasters or world events breed new scams.</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>10</b></p> <p>Know your investments.</p>	<p><b>28</b></p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>57</b></p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p><b>75</b></p> <p>Free investment advice is worth what you paid for it.</p>
<p><b>1</b></p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>22</b></p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p><b>42</b></p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p><b>50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>61</b></p> <p>Churning means frequently selling investments and buying new ones.</p>
<p><b>11</b></p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p><b>24</b></p> <p>Nigerian scams - why me?</p>	<p><b>31</b></p> <p>Not all mutual funds are low risk investments.</p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>63</b></p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

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<p><b>10</b></p> <p>Know your investments.</p>	<p><b>29</b></p> <p>Don't get burned - make sure it's not churned.</p>	<p><b>39</b></p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>72</b></p> <p>Senior citizens remain the number one target of investment fraud.</p>
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<p><b>9</b></p> <p>Is a locked account worth unlocking?</p>	<p><b>22</b></p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p><b>37</b></p> <p>It's your responsibility to ask the right questions.</p>	<p><b>48</b></p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>

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<p><b>14</b></p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>38</b></p> <p>For free investment fraud information, call your securities regulator.</p>	<p><b>60</b></p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
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<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>29</b></p> <p>Don't get burned - make sure it's not churned.</p>	<p><b>34</b></p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p><b>51</b></p> <p>No license, no sale.</p>	<p><b>61</b></p> <p>Churning means frequently selling investments and buying new ones.</p>
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<p><b>5</b></p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p><b>30</b></p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p><b>45</b></p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p><b>50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>64</b></p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>

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<p><b>2</b></p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p><b>22</b></p> <p>Treats and verbal abuse are common scam artist tools.</p>	<p><b>34</b></p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p><b>49</b></p> <p>Always take the time to do your own research using reputable information sources.</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>

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<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>18</b></p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities            1-800-PA-BANKS</p>	<p><b>54</b></p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
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<p><b>8</b></p> <p>Do your senior specialists' credentials really count?</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>33</b></p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p><b>46</b></p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p><b>69</b></p> <p>Penny stocks are a popular pump and dump scam.</p>
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<p><b>12</b></p> <p>Do your homework and check your monthly financial statements.</p>	<p><b>25</b></p> <p>Your securities regulator is the cop on the beat.</p>	<p><b>34</b></p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p><b>56</b></p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" investment.</p>

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<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>60</b></p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
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<b>5</b> Investment fraud accounts for more dollar injury than any other telemarketing fraud.	<b>23</b> Read the fine print before you sign up.	<b>31</b> Not all mutual funds are low risk investments.	<b>53</b> Affinity fraud - "I'm like you so you can trust me" scam	<b>63</b> Look at the big picture- your objectives, tax considerations risk tolerance.
<b>12</b> Do your homework and check your monthly financial statements.	<b>24</b> Nigerian scams - why me?	<b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS	<b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information	<b>61</b> Churning means frequently selling investments and buying new ones.
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<p><b>14</b></p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>42</b></p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>63</b></p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
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<p><b>5</b></p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>46</b></p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
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<p><b>8</b></p> <p>Do your senior specialists' credentials really count?</p>	<p><b>30</b></p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>46</b></p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p><b>71</b></p> <p>Understand the risks of viatical and life settlements.</p>
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<p><b>15</b></p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p><b>20</b></p> <p>Is your insurance agent also licensed to sell securities?</p>	<p><b>42</b></p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p><b>51</b></p> <p>No license, no sale.</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>

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<p><b>8</b></p> <p>Do your senior specialists' credentials really count?</p>	<p><b>19</b></p> <p>Keep your perspective, read your prospectus.</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>49</b></p> <p>Always take the time to do your own research using reputable information sources.</p>	<p><b>61</b></p> <p>Churning means frequently selling investments and buying new ones.</p>
<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>26</b></p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p><b>31</b></p> <p>Not all mutual funds are low risk investments.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>71</b></p> <p>Understand the risks of viatical and life settlements.</p>
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<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>30</b></p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p><b>40</b></p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p><b>50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>63</b></p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
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<p><b>12</b></p> <p>Do your homework and check your monthly financial statements.</p>	<p><b>19</b></p> <p>Keep your perspective, read your prospectus.</p>	<p><b>32</b></p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>63</b></p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
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<p><b>9</b></p> <p>Is a locked account worth unlocking?</p>	<p><b>28</b></p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p><b>35</b></p> <p>Financial crimes can be among the most devastating experiences.</p>	<p><b>50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>

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<p><b>9</b> Is a locked account worth unlocking?</p>	<p><b>29</b> Don't get burned - make sure it's not churned.</p>	<p><b>45</b> Report investment scams to the PA Department of Banking and Securities.</p>	<p><b>46</b> Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p><b>67</b> If you discover a problem with your finances, act quickly.</p>
<p><b>10</b> Know your investments.</p>	<p><b>17</b> Want your money now? What are the hidden costs?</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>54</b> Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p><b>62</b> Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p><b>3</b> Even mutual funds carry risk.</p>	<p><b>23</b> Read the fine print before you sign up.</p>	<p><b>32</b> Categorize investments based on their risk levels. Then decide.</p>	<p><b>57</b> Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p><b>69</b> Penny stocks are a popular pump and dump scam.</p>
<p><b>14</b> In phishing scams, emails are often sent from fake banks.</p>	<p><b>28</b> Use the Internet cautiously and confirm any information you gather.</p>	<p><b>38</b> For free investment fraud information, call your securities regulator.</p>	<p><b>49</b> Always take the time to do your own research using reputable information sources.</p>	<p><b>72</b> Senior citizens remain the number one target of investment fraud.</p>

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<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>22</b></p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p><b>42</b></p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p><b>50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>71</b></p> <p>Understand the risks of viatical and life settlements.</p>
<p><b>12</b></p> <p>Do your homework and check your monthly financial statements.</p>	<p><b>17</b></p> <p>Want your money now? What are the hidden costs?</p>	<p><b>34</b></p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p><b>54</b></p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p><b>70</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>
<p><b>7</b></p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p><b>16</b></p> <p>Early withdrawal - you may pay now and later.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>68</b></p> <p>Contact your local securities regulator at <a href="http://www.dobs.pa.gov">www.dobs.pa.gov</a></p>
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<p><b>11</b></p> <p>Be careful of the v products: Viaticals and Variable Annuities.</p>	<p><b>19</b></p> <p>Keep your perspective, read your prospectus.</p>	<p><b>35</b></p> <p>Financial crimes can be among the most devastating experiences.</p>	<p><b>58</b></p> <p>Natural disasters or world events breed new scams.</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>

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<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>20</b></p> <p>Is your insurance agent also licensed to sell securities?</p>	<p><b>36</b></p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
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<p><b>5</b></p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p><b>28</b></p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p><b>37</b></p> <p>It's your responsibility to ask the right questions.</p>	<p><b>60</b></p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p><b>61</b></p> <p>Churning means frequently selling investments and buying new ones.</p>

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<b>10</b> Know your investments.	<b>27</b> Is the company or person registered to sell securities in your state?	<b>34</b> Common frauds include Prime Bank Notes and Promissory Notes.	<b>46</b> Websites devoted to investing the stock market often 'pump up' thinly traded stock	<b>62</b> Hyperactivity in an account often signals churning and wins commissions for brokers.
<b>8</b> Do your senior specialists' credentials really count?	<b>21</b> Retirement account rollovers - is it necessary?	<b>38</b> For free investment fraud information, call your securities regulator.	<b>50</b> Learn the signs of investment fraud.	<b>65</b> Educate family and friends on how to identify and act against investment fraud.
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<b>5</b> Investment fraud accounts for more dollar injury than any other telemarketing fraud.	<b>26</b> Diversify your investments: Don't put all your eggs in one basket.	<b>43</b> Viaticals can be legitimate, but sometimes the person doesn't pass when expected.	<b>51</b> No license, no sale.	<b>67</b> If you discover a problem with your finances, act quickly.

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<p><b>9</b></p> <p>Is a locked account worth unlocking?</p>	<p><b>22</b></p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p><b>42</b></p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>63</b></p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>
<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>35</b></p> <p>Financial crimes can be among the most devastating experiences.</p>	<p><b>57</b></p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>

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<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>27</b></p> <p>Is the company or person registered to sell securities in your state?</p>	<p><b>33</b></p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p><b>57</b></p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>15</b></p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p><b>29</b></p> <p>Don't get burned - make sure it's not churned.</p>	<p><b>34</b></p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p><b>56</b></p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p><b>8</b></p> <p>Do your senior specialists' credentials really count?</p>	<p><b>26</b></p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
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<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>45</b></p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p><b>46</b></p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p><b>63</b></p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

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<b>10</b> Know your investments.	<b>24</b> Nigerian scams - why me?	<b>36</b> Know how much risk you're willing to take and how much money you're willing to lose.	<b>50</b> Learn the signs of investment fraud.	<b>63</b> Look at the big picture- your objectives, tax considerations risk tolerance.
<b>15</b> If you become an investment fraud victim, let the authorities know.	<b>27</b> Is the company or person registered to sell securities in your state?	<b>43</b> Viaticals can be legitimate, but sometimes the person doesn't pass when expected.	<b>51</b> No license, no sale.	<b>67</b> If you discover a problem with your finances, act quickly.
<b>12</b> Do your homework and check your monthly financial statements.	<b>18</b> Offshore accounts are often places where scam artists hide money.	<b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b>	<b>49</b> Always take the time to do your own research using reputable information sources.	<b>73</b> There is no such thing as a "no risk" investment.
<b>5</b> Investment fraud accounts for more dollar injury than any other telemarketing fraud.	<b>16</b> Early withdrawal - you may pay now and later.	<b>38</b> For free investment fraud information, call your securities regulator.	<b>57</b> Common investment scams - Oil Gas, Mobile Billboards, Pay phones	<b>62</b> Hyperactivity in an account often signals churning and wins commissions for brokers.
<b>1</b> In affinity fraud, con artists often use religion or ethnic status to gain trust.	<b>19</b> Keep your perspective, read your prospectus.	<b>35</b> Financial crimes can be among the most devastating experiences.	<b>48</b> Hot tips posted online are seldom, if ever, true.	<b>65</b> Educate family and friends on how to identify and act against investment fraud.

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<p><b>1</b> In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>22</b> Threats and verbal abuse are common scam artist tools.</p>	<p><b>43</b> Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p><b>53</b> Affinity fraud - "I'm like you so you can trust me" scam</p>	<p><b>68</b> Contact your local securities regulator at <a href="http://www.dobs.pa.gov">www.dobs.pa.gov</a></p>

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<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>26</b></p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p><b>32</b></p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p><b>58</b></p> <p>Natural disasters or world events breed new scams.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" investment.</p>
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<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>28</b></p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>57</b></p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p><b>70</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>
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<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>22</b></p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p><b>37</b></p> <p>It's your responsibility to ask the right questions.</p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p><b>61</b></p> <p>Churning means frequently selling investments and buying new ones.</p>
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<p><b>11</b></p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p><b>16</b></p> <p>Early withdrawal - you may pay now and later.</p>	<p><b>33</b></p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>70</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>
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<p><b>12</b></p> <p>Do your homework and check your monthly financial statements.</p>	<p><b>26</b></p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p><b>32</b></p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p><b>58</b></p> <p>Natural disasters or world events breed new scams.</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
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<b>10</b> Know your investments.	<b>17</b> Want your money now? What are the hidden costs?	<b>31</b> Not all mutual funds are low risk investments.	<b>51</b> No license, no sale.	<b>66</b> Don't let embarrassment or fear keep you from reporting investment fraud.
<b>14</b> In phishing scams, emails are often sent from fake banks.	<b>29</b> Don't get burned - make sure it's not churned.	<b>40</b> Don't discuss any financial materials over the phone that you didn't request.	<b>54</b> Age-old schemes include precious metals, oil drilling ventures, and pyramids.	<b>71</b> Understand the risks of viatical and life settlements.
<b>2</b> Variable Annuities - high surrender charges steep sales commissions to agents????	<b>18</b> Offshore accounts are often places where scam artists hide money.	<b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS	<b>55</b> Realize that seminar "trainers" often are there to sell something, not teach.	<b>70</b> Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.
<b>3</b> Even mutual funds carry risk.	<b>23</b> Read the fine print before you sign up.	<b>43</b> Viaticals can be legitimate, but sometimes the person doesn't pass when expected.	<b>58</b> Natural disasters or world events breed new scams.	<b>68</b> Contact your local securities regulator at <a href="http://www.dobs.pa.gov">www.dobs.pa.gov</a>
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<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>27</b></p> <p>Is the company or person registered to sell securities in your state?</p>	<p><b>38</b></p> <p>For free investment fraud information, call your securities regulator.</p>	<p><b>50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>29</b></p> <p>Don't get burned - make sure it's not churned.</p>	<p><b>33</b></p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p><b>55</b></p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p><b>71</b></p> <p>Understand the risks of viatical and life settlements.</p>
<p><b>12</b></p> <p>Do your homework and check your monthly financial statements.</p>	<p><b>24</b></p> <p>Nigerian scams - why me?</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>54</b></p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p><b>1</b></p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>19</b></p> <p>Keep your perspective, read your prospectus.</p>	<p><b>42</b></p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p><b>51</b></p> <p>No license, no sale.</p>	<p><b>75</b></p> <p>Free investment advice is worth what you paid for it.</p>
<p><b>10</b></p> <p>Know your investments.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>37</b></p> <p>It's your responsibility to ask the right questions.</p>	<p><b>58</b></p> <p>Natural disasters or world events breed new scams.</p>	<p><b>72</b></p> <p>Senior citizens remain the number one target of investment fraud.</p>

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<p><b>1</b></p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>30</b></p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p><b>33</b></p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p><b>57</b></p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p><b>75</b></p> <p>Free investment advice is worth what you paid for it.</p>
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<p><b>11</b></p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p><b>25</b></p> <p>Your securities regulator is the cop on the beat.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>56</b></p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p><b>64</b></p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
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<p><b>11</b></p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p><b>27</b></p> <p>Is the company or person registered to sell securities in your state?</p>	<p><b>38</b></p> <p>For free investment fraud information, call your securities regulator.</p>	<p><b>49</b></p> <p>Always take the time to do your own research using reputable information sources.</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>

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<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>22</b></p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p><b>45</b></p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p><b>60</b></p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p><b>63</b></p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

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<p><b>8</b></p> <p>Do your senior specialists' credentials really count?</p>	<p><b>27</b></p> <p>Is the company or person registered to sell securities in your state?</p>	<p><b>34</b></p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p><b>54</b></p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p><b>7</b></p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p><b>20</b></p> <p>Is your insurance agent also licensed to sell securities?</p>	<p><b>42</b></p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" investment.</p>
<p><b>2</b></p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p><b>24</b></p> <p>Nigerian scams - why me?</p>	<p><b>33</b></p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p><b>58</b></p> <p>Natural disasters or world events breed new scams.</p>	<p><b>69</b></p> <p>Penny stocks are a popular pump and dump scam.</p>
<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>22</b></p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p><b>40</b></p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p><b>46</b></p> <p>Websites devoted to investing the stock market often 'pump up' thinly traded stock</p>	<p><b>63</b></p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

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<p><b>1</b></p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>25</b></p> <p>Your securities regulator is the cop on the beat.</p>	<p><b>43</b></p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
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<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>30</b></p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p><b>44</b></p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>71</b></p> <p>Understand the risks of viatical and life settlements.</p>
<p><b>11</b></p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p><b>18</b></p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>56</b></p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p><b>68</b></p> <p>Contact your local securities regulator at <a href="http://www.dobs.pa.gov">www.dobs.pa.gov</a></p>
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<p><b>2</b></p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>36</b></p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p><b>55</b></p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p><b>70</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>
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<p><b>10</b></p> <p>Know your investments.</p>	<p><b>16</b></p> <p>Early withdrawal - you may pay now and later.</p>	<p><b>35</b></p> <p>Financial crimes can be among the most devastating experiences.</p>	<p><b>50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
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<b>12</b> Do your homework and check your monthly financial statements.	<b>29</b> Don't get burned - make sure it's not churned.	<b>31</b> Not all mutual funds are low risk investments.	<b>52</b> Scam artists use Internet tools such as unsolicited email to spread false information	<b>70</b> Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.
<b>8</b> Do your senior specialists' credentials really count?	<b>16</b> Early withdrawal - you may pay now and later.	<b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b>	<b>48</b> Hot tips posted online are seldom, if ever, true.	<b>71</b> Understand the risks of viatical and life settlements.
<b>14</b> In phishing scams, emails are often sent from fake banks.	<b>18</b> Offshore accounts are often places where scam artists hide money.	<b>44</b> Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.	<b>57</b> Common investment scams - Oil Gas, Mobile Billboards, Pay phones	<b>62</b> Hyperactivity in an account often signals churning and wins commissions for brokers.
<b>11</b> Be careful of the V products: Viaticals and Variable Annuities.	<b>23</b> Read the fine print before you sign up.	<b>42</b> Never purchase any financial product that is described as "low risk, high yield."	<b>54</b> Age-old schemes include precious metals, oil drilling ventures, and pyramids.	<b>72</b> Senior citizens remain the number one target of investment fraud.

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<p><b>7</b></p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p><b>17</b></p> <p>Want your money now? What are the hidden costs?</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>51</b></p> <p>No license, no sale.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" investment.</p>
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<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>30</b></p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p><b>44</b></p> <p>Pay phone and AIM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p><b>48</b></p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
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<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>24</b></p> <p>Nigerian scams - why me?</p>	<p><b>43</b></p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p><b>15</b></p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p><b>18</b></p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p><b>38</b></p> <p>For free investment fraud information, call your securities regulator.</p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
<p><b>5</b></p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p><b>17</b></p> <p>Want your money now? What are the hidden costs?</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>48</b></p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p><b>70</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>
<p><b>9</b></p> <p>Is a locked account worth unlocking?</p>	<p><b>25</b></p> <p>Your securities regulator is the cop on the beat.</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>49</b></p> <p>Always take the time to do your own research using reputable information sources.</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>10</b></p> <p>Know your investments.</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>44</b></p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p><b>50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>61</b></p> <p>Churning means frequently selling investments and buying new ones.</p>

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<p><b>2</b></p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p><b>16</b></p> <p>Early withdrawal - you may pay now and later.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>68</b></p> <p>Contact your local securities regulator at <a href="http://www.dobs.pa.gov">www.dobs.pa.gov</a></p>
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<p><b>12</b></p> <p>Do your homework and check your monthly financial statements.</p>	<p><b>30</b></p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p><b>36</b></p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p><b>57</b></p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
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<p><b>1</b></p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>30</b></p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p><b>45</b></p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p><b>55</b></p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>14</b></p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p><b>17</b></p> <p>Want your money now? What are the hidden costs?</p>	<p><b>36</b></p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p><b>54</b></p> <p>Age-old schemes include precious metals, oil drilling ventures, and pyramids.</p>	<p><b>70</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>
<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>28</b></p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>61</b></p> <p>Churning means frequently selling investments and buying new ones.</p>
<p><b>8</b></p> <p>Do your senior specialists' credentials really count?</p>	<p><b>25</b></p> <p>Your securities regulator is the cop on the beat.</p>	<p><b>32</b></p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p><b>56</b></p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>19</b></p> <p>Keep your perspective, read your prospectus.</p>	<p><b>35</b></p> <p>Financial crimes can be among the most devastating experiences.</p>	<p><b>50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>72</b></p> <p>Senior citizens remain the number one target of investment fraud.</p>

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<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>56</b></p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p><b>70</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>
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<p><b>9</b></p> <p>Is a locked account worth unlocking?</p>	<p><b>25</b></p> <p>Your securities regulator is the cop on the beat.</p>	<p><b>33</b></p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p><b>50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
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<b>1</b> In affinity fraud, con artists often use religion or ethnic status to gain trust.	<b>16</b> Early withdrawal - you may pay now and later.	<b>39</b> Ponzi schemes - money paid in by later investors is used to pay earlier investors.	<b>59</b> Be alert when you hear "Last chance, you must act now." Hang up!	<b>70</b> Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.
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<b>4</b> Tax preparers and insurance agents must have a license to sell you securities.	<b>30</b> Be a fraud fighter - share this information with family and friends.	<b>32</b> Categorize investments based on their risk levels. Then decide.	<b>54</b> Age-old schemes include precious metals, oil drilling ventures, and pyramids.	<b>68</b> Contact your local securities regulator at <a href="http://www.dobs.pa.gov">www.dobs.pa.gov</a>

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<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>42</b></p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
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# ADVANCED Investment Fraud **BINGO**

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<p><b>5</b></p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p><b>16</b></p> <p>Early withdrawal - you may pay now and later.</p>	<p><b>43</b></p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>61</b></p> <p>Churning means frequently selling investments and buying new ones.</p>
<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>30</b></p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p><b>45</b></p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p><b>68</b></p> <p>Contact your local securities regulator at <a href="http://www.dobs.pa.gov">www.dobs.pa.gov</a></p>
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<p><b>9</b></p> <p>Is a locked account worth unlocking?</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>37</b></p> <p>It's your responsibility to ask the right questions.</p>	<p><b>51</b></p> <p>No license, no sale.</p>	<p><b>70</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>
<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>16</b></p> <p>Early withdrawal - you may pay now and later.</p>	<p><b>31</b></p> <p>Not all mutual funds are low risk investments.</p>	<p><b>58</b></p> <p>Natural disasters or world events breed new scams.</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>24</b></p> <p>Nigerian scams - why me?</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>60</b></p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" investment.</p>
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<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>
<p><b>12</b></p> <p>Do your homework and check your monthly financial statements.</p>	<p><b>19</b></p> <p>Keep your perspective, read your prospectus.</p>	<p><b>39</b></p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
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<p><b>1</b></p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>27</b></p> <p>Is the company or person registered to sell securities in your state?</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
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<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>43</b></p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>64</b></p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
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<p><b>9</b></p> <p>Is a locked account worth unlocking?</p>	<p><b>17</b></p> <p>Want your money now? What are the hidden costs?</p>	<p><b>34</b></p> <p>Common frauds include Prime Bank Notes and Promissory Notes.</p>	<p><b>57</b></p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p><b>68</b></p> <p>Contact your local securities regulator at <a href="http://www.dobs.pa.gov">www.dobs.pa.gov</a></p>

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<p><b>1</b></p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>40</b></p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p><b>51</b></p> <p>No license, no sale.</p>	<p><b>71</b></p> <p>Understand the risks of viatical and life settlements.</p>

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<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>37</b></p> <p>It's your responsibility to ask the right questions.</p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" investment.</p>
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<p><b>5</b></p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>39</b></p> <p>Ponzi schemes - money paid in by later investors is used to pay earlier investors.</p>	<p><b>56</b></p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p><b>12</b></p> <p>Do your homework and check your monthly financial statements.</p>	<p><b>17</b></p> <p>Want your money now? What are the hidden costs?</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities <b>1-800-PA-BANKS</b></p>	<p><b>51</b></p> <p>No license, no sale.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" investment.</p>
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<p><b>10</b></p> <p>Know your investments.</p>	<p><b>16</b></p> <p>Early withdrawal - you may pay now and later.</p>	<p><b>36</b></p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p><b>55</b></p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p><b>70</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>

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<p><b>2</b></p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p><b>26</b></p> <p>Diversify your investments: Don't put all your eggs in one basket.</p>	<p><b>38</b></p> <p>For free investment fraud information, call your securities regulator.</p>	<p><b>60</b></p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>10</b></p> <p>Know your investments.</p>	<p><b>25</b></p> <p>Your securities regulator is the cop on the beat.</p>	<p><b>33</b></p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p><b>15</b></p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p><b>28</b></p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>69</b></p> <p>Penny stocks are a popular pump and dump scam.</p>
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<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>30</b></p> <p>Be a fraud fighter - share this information with family and friends.</p>	<p><b>32</b></p> <p>Categorize investments based on their risk levels. Then decide.</p>	<p><b>55</b></p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p><b>64</b></p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>

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<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>18</b></p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p><b>40</b></p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p><b>48</b></p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p><b>66</b></p> <p>Don't let embarrassment or fear keep you from reporting investment fraud.</p>
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<p><b>1</b></p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>17</b></p> <p>Want your money now? What are the hidden costs?</p>	<p><b>40</b></p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p><b>55</b></p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p><b>63</b></p> <p>Look at the big picture- your objectives, tax considerations risk tolerance.</p>

# ADVANCED Investment Fraud**BINGO**

<b>F</b>	<b>R</b>	<b>A</b>	<b>U</b>	<b>D</b>
<p><b>11</b></p> <p>Be careful of the V products: Viaticals and Variable Annuities.</p>	<p><b>19</b></p> <p>Keep your perspective, read your prospectus.</p>	<p><b>36</b></p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p><b>55</b></p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>20</b></p> <p>Is your insurance agent also licensed to sell securities?</p>	<p><b>38</b></p> <p>For free investment fraud information, call your securities regulator.</p>	<p><b>48</b></p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p><b>69</b></p> <p>Penny stocks are a popular pump and dump scam.</p>
<p><b>9</b></p> <p>Is a locked account worth unlocking?</p>	<p><b>24</b></p> <p>Nigerian scams - why me?</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p><b>75</b></p> <p>Free investment advice is worth what you paid for it.</p>
<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>29</b></p> <p>Don't get burned - make sure it's not churned.</p>	<p><b>45</b></p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>64</b></p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p><b>7</b></p> <p>Low risk and high returns usually do not go hand in hand.</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>43</b></p> <p>Viaticals can be legitimate, but sometimes the person doesn't pass when expected.</p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>68</b></p> <p>Contact your local securities regulator at <a href="http://www.dobs.pa.gov">www.dobs.pa.gov</a></p>

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<p><b>10</b></p> <p>Know your investments.</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>40</b></p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p><b>51</b></p> <p>No license, no sale.</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" investment.</p>
<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>18</b></p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>16</b></p> <p>Early withdrawal - you may pay now and later.</p>	<p><b>41</b></p> <p>Don't send money to anyone who insists on immediate payment.</p>	<p><b>55</b></p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p><b>61</b></p> <p>Churning means frequently selling investments and buying new ones.</p>
<p><b>5</b></p> <p>Investment fraud accounts for more dollar injury than any other telemarketing fraud.</p>	<p><b>29</b></p> <p>Don't get burned - make sure it's not churned.</p>	<p><b>31</b></p> <p>Not all mutual funds are low risk investments.</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>68</b></p> <p>Contact your local securities regulator at <a href="http://www.dobs.pa.gov">www.dobs.pa.gov</a></p>

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<p><b>12</b></p> <p>Do your homework and check your monthly financial statements.</p>	<p><b>23</b></p> <p>Read the fine print before you sign up.</p>	<p><b>31</b></p> <p>Not all mutual funds are low risk investments.</p>	<p><b>53</b></p> <p>Affinity fraud - "I'm like you so you can trust me" scam</p>	<p><b>70</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>
<p><b>14</b></p> <p>In phishing scams, emails are often sent from fake banks.</p>	<p><b>25</b></p> <p>Your securities regulator is the cop on the beat.</p>	<p><b>42</b></p> <p>Never purchase any financial product that is described as "low risk, high yield."</p>	<p><b>52</b></p> <p>Scam artists use Internet tools such as unsolicited email to spread false information</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>27</b></p> <p>Is the company or person registered to sell securities in your state?</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>56</b></p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p><b>64</b></p> <p>Obtain a free report about your broker-dealer/investment adviser.</p>
<p><b>1</b></p> <p>In affinity fraud, con artists often use religion or ethnic status to gain trust.</p>	<p><b>17</b></p> <p>Want your money now? What are the hidden costs?</p>	<p><b>35</b></p> <p>Financial crimes can be among the most devastating experiences.</p>	<p><b>55</b></p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>29</b></p> <p>Don't get burned - make sure it's not churned.</p>	<p><b>37</b></p> <p>It's your responsibility to ask the right questions.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>73</b></p> <p>There is no such thing as a "no risk" investment.</p>

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<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>17</b></p> <p>Want your money now? What are the hidden costs?</p>	<p><b>38</b></p> <p>For free investment fraud information, call your securities regulator.</p>	<p><b>47</b></p> <p>Remember how easy it is to disguise your identity online.</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>21</b></p> <p>Retirement account rollovers - is it necessary?</p>	<p><b>44</b></p> <p>Pay phone and ATM scams? Oftentimes the equipment in question doesn't even exist.</p>	<p><b>60</b></p> <p>Education and awareness are an investor's best defense against fraud.</p>	<p><b>65</b></p> <p>Educate family and friends on how to identify and act against investment fraud.</p>
<p><b>2</b></p> <p>Variable Annuities - high surrender charges steep sales commissions to agents????</p>	<p><b>22</b></p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p><b>FREE Fraud Info:</b>            Call the PA Department of Banking and Securities  <b>1-800-PA-BANKS</b></p>	<p><b>51</b></p> <p>No license, no sale.</p>	<p><b>68</b></p> <p>Contact your local securities regulator at <a href="http://www.dobs.pa.gov">www.dobs.pa.gov</a></p>
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<p><b>10</b></p> <p>Know your investments.</p>	<p><b>27</b></p> <p>Is the company or person registered to sell securities in your state?</p>	<p><b>36</b></p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p><b>59</b></p> <p>Be alert when you hear "Last chance, you must act now." Hang up!</p>	<p><b>72</b></p> <p>Senior citizens remain the number one target of investment fraud.</p>

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<p><b>6</b></p> <p>If it sounds too good to be true, it probably is.</p>	<p><b>27</b></p> <p>Is the company or person registered to sell securities in your state?</p>	<p><b>45</b></p> <p>Report investment scams to the PA Department of Banking and Securities.</p>	<p><b>55</b></p> <p>Realize that seminar "trainers" often are there to sell something, not teach.</p>	<p><b>67</b></p> <p>If you discover a problem with your finances, act quickly.</p>
<p><b>15</b></p> <p>If you become an investment fraud victim, let the authorities know.</p>	<p><b>22</b></p> <p>Threats and verbal abuse are common scam artist tools.</p>	<p><b>38</b></p> <p>For free investment fraud information, call your securities regulator.</p>	<p><b>48</b></p> <p>Hot tips posted online are seldom, if ever, true.</p>	<p><b>62</b></p> <p>Hyperactivity in an account often signals churning and wins commissions for brokers.</p>
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<p><b>3</b></p> <p>Even mutual funds carry risk.</p>	<p><b>18</b></p> <p>Offshore accounts are often places where scam artists hide money.</p>	<p><b>36</b></p> <p>Know how much risk you're willing to take and how much money you're willing to lose.</p>	<p><b>50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>72</b></p> <p>Senior citizens remain the number one target of investment fraud.</p>
<p><b>10</b></p> <p>Know your investments.</p>	<p><b>24</b></p> <p>Nigerian scams - why me?</p>	<p><b>33</b></p> <p>Make sure you understand the fees and the way your adviser makes money.</p>	<p><b>57</b></p> <p>Common investment scams - Oil Gas, Mobile Billboards, Pay phones</p>	<p><b>74</b></p> <p>Be careful. Recovering your money is very difficult.</p>

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<p><b>13</b></p> <p>Suitability, does it fit?</p>	<p><b>28</b></p> <p>Use the Internet cautiously and confirm any information you gather.</p>	<p><b>40</b></p> <p>Don't discuss any financial materials over the phone that you didn't request.</p>	<p><b>50</b></p> <p>Learn the signs of investment fraud.</p>	<p><b>70</b></p> <p>Log on to <a href="http://www.nasaa.org">www.nasaa.org</a> for the Senior Investor Resource Center.</p>
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<p><b>4</b></p> <p>Tax preparers and insurance agents must have a license to sell you securities.</p>	<p><b>17</b></p> <p>Want your money now? What are the hidden costs?</p>	<p><b>FREE Fraud Info:</b> Call the PA Department of Banking and Securities 1-800-PA-BANKS</p>	<p><b>56</b></p> <p>Low interest rates and rising health care costs make seniors susceptible to scams.</p>	<p><b>61</b></p> <p>Churning means frequently selling investments and buying new ones.</p>
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